

Certificate Number: 06531-NJ-DE-039559857

Bankruptcy Case Number: 18-14783



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 15, 2025, at 9:13 o'clock PM CDT, Karen D Hill completed a course on personal financial management given by telephone by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 15, 2025 By: /s/Kenia Colchado

Name: Kenia Colchado

Title: Credit Counselor